

WHAT IS CLAIMED IS:

1. A storage-stable, waterborne, one-component, coating composition, which can be cured at temperatures below 100°C to provide a stone chip resistant and sandable coating, comprising as the binder a
- 5 polyurethane dispersion A, which after physical drying results in a coating having a pendulum hardness according to DIN 53 157 of >90 s; a polyurethane dispersion B, which after physical drying results in a coating having a pendulum hardness (DIN 53 157) of < 90 s; and a melamine resin C.
- 10 2. The coating composition of Claim 1 wherein polyurethane dispersions A and B have a hydroxyl group content of 0 to 1.0 wt.%, based on resin solids.
3. The coating composition of Claim 1 wherein polyurethane dispersions A and B have a hydroxyl group content of 0 – 0.5 wt.%, based on resin solids.
- 15 4. The coating composition of Claim 1 wherein the binder comprises
- i) 20 to 90 wt.% of polyurethane dispersion A,
- ii) 10 to 80 wt.% of polyurethane dispersion B and
- 20 iii) a positive amount of up to 30 wt.% of melamine resin C, wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.
5. The coating composition of Claim 2 wherein the binder comprises
- i) 20 to 90 wt.% of polyurethane dispersion A,
- ii) 10 to 80 wt.% of polyurethane dispersion B and
- iii) a positive amount of up to 30 wt.% of melamine resin C, wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

6. The coating composition of Claim 3 wherein the binder comprises

- i) 20 to 90 wt.% of polyurethane dispersion A,
 - ii) 10 to 80 wt.% of polyurethane dispersion B and
 - 5 iii) a positive amount of up to 30 wt.% of melamine resin C,
- wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

7. The coating composition of Claim 1 wherein the binder comprises

- 10 i) 40 to 70 wt.% of polyurethane dispersion A,
 - ii) 30 to 60 wt.% of polyurethane dispersion B and
 - iii) 5 to 30 wt.% of melamine resin C,
- wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

15 8. The coating composition of Claim 2 wherein the binder comprises

- i) 40 to 70 wt.% of polyurethane dispersion A,
 - ii) 30 to 60 wt.% of polyurethane dispersion B and
 - iii) 5 to 30 wt.% of melamine resin C,
- 20 wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

9. The coating composition of Claim 3 wherein the binder comprises

- i) 40 to 70 wt.% of polyurethane dispersion A,
 - 25 ii) 30 to 60 wt.% of polyurethane dispersion B and
 - iii) 5 to 30 wt.% of melamine resin C,
- wherein the percentages of A, B and C are based on resin solids and add up to 100% by weight, based on the resins solids of A, B and C.

10. A sandable and stone chip resistant coated substrate prepared from a storage-stable, waterborne, one-component, coating composition, which can be cured at temperatures below 100°C to provide a stone chip resistant and sandable coating, comprising as the binder a
- 5 polyurethane dispersion A, which after physical drying results in a coating having a pendulum hardness according to DIN 53 157 of >90 s, a polyurethane dispersion B, which after physical drying results in a coating having a pendulum hardness (DIN 53 157) of < 90 s, and a highly reactive melamine resin C.
- 10 11. A process for preparing a coated substrate which comprises coating a substrate with a storage-stable, waterborne, one-component, coating composition, which can be cured at temperatures below 100°C to provide a stone chip resistant and sandable coating, comprising as the binder a polyurethane dispersion A, which after physical drying results in a
- 15 coating having a pendulum hardness according to DIN 53 157 of >90 s, a polyurethane dispersion B, which after physical drying results in a coating having a pendulum hardness (DIN 53 157) of < 90 s, and a highly reactive melamine resin C.
12. The process of Claim 11 wherein the substrate is pretreated
- 20 prior to the coating step.
13. The process of Claim 11 wherein the coating is cured at a temperature of $\leq 100^{\circ}\text{C}$.
14. The process of Claim 11 wherein the coating is cured at a temperature of 60°C to 100°C for 20 to 40 minutes.